



## TOP 10 MYTHS & FACTS OF SOCIAL SECURITY BENEFITS AND WORK!

### QUICK FACTS AT A GLANCE:

Benefit:	How is someone eligible?
SSI = Supplemental Security Income	Disability Diagnosis from the Disability Determination Bureau & meet Financial Criteria. For more information see <a href="http://www.ssa.gov/OASDI/">http://www.ssa.gov/OASDI/</a>
SSDI = Social Security Disability Insurance	An individual or a parent has paid taxes on enough past earnings & have been determined to have a Disability Diagnosis For more information see <a href="http://www.ssa.gov/disability/">http://www.ssa.gov/disability/</a>
Medicaid = Health Insurance often associated with SS	Medicaid is often associated with SSI. In most states (but not all) SS recipients will automatically receive this health insurance. If not, they may have to apply separately. Please be aware that there are many ways to be eligible for Medicaid, not just as a SSI recipient
Medicare = Health Insurance Often associated with SSDI	Medicare is the health insurance often associated with the SSDI benefit. 24 months after becoming eligible for an SSDI benefit, individuals will become eligible for Medicare. Medicare has various coverage options including hospital, outpatient, and prescription drug health insurance coverage

- Please be aware that individuals can receive all of the above benefits or a combination!

MYTH NUMBER 1: I can't work because I've been determined to have a disability

MYTH! Even though you may have been required to prove that you were unable to work at the time of your application, if you choose to work now, SSA will encourage that choice. In fact, it might mean that you have become eligible for benefits from Social Security and other services in your community. These services most likely include help getting a job! We recommend looking into your local Vocational Rehabilitation Services, or you could ask a transition teacher if you are still in school! It's also recommended that you look into your local Employment Networks!

To locate your Vocational Rehabilitation and/or Employment Network:

<http://www.chooseworkttw.net/resource/jsp/searchByState.jsp>

MYTH NUMBER 2: When I go to work I'll lose everything, including my cash benefit, and I won't be able to pay my bills so it's not worth working at ALL!

MYTH! There are a number of things called work incentives that are used to calculate what your cash benefit will be when earning income. It is possible that your cash benefit will not be affected at all, or that it is affected only a small amount, but it is very likely that your monthly financial outlook will improve with earnings from work. There are different work incentives for the SS and SSDI program you can get more information here:  
<http://www.socialsecurity.gov/disabilityresearch/workincentives.htm>.

MYTH NUMBER 3: If I start working, Social Security will decide I'm not "disabled"

MYTH! There are different rules for the SSI and SSDI program. When you start working there is no immediate decision that you are not due your benefits. It is, however, VERY important that you update Social Security on your new position and REQUEST a receipt for the earnings you reported.

MYTH NUMBER 4: There are no resources that can help me find and keep a job and what about all of those extra costs of starting to work?

MYTH! Every beneficiary has a Ticket to Work. This "Ticket" allows a beneficiary to receive employment services from Employment Networks (EN). Employment Networks are organizations determined to assist you to obtain and maintain employment. To work with an Employment Network, you will need to choose an EN and put together a plan/agreement called an Individual Work Plan (IWP). To locate ENs near you:  
<http://www.chooseworkttw.net/resource/jsp/searchByState.jsp>

You can also use various work incentives depending on the type of benefit you are receiving (SSI or SSDI) to pay for help getting and keeping a job, as well as to purchase some initial costs of working such as specialized transportation, specialized footwear or clothing, etc. Some of these work incentives help you save money. The money put into this special savings account, called a Plan for Achieving Self Support (PASS), will not affect the cash benefit. Another option is called an Impairment Related Work Expense (IRWE). This allows you to purchase an item or service that is related to their disability and necessary in order to work and get refunded some or all of the cost.

MYTH NUMBER 5: I don't get my benefits as long as I have a job, but if I have to stop working I won't be able to get my benefits back. It took me forever to be approved for benefits and I cannot afford to have to wait that long again so I should not try to work

MYTH! There are ways for individuals to quickly reapply for benefits if for some reason a job does not work out. If you receive SSDI, these options are called *Expedited Reinstatement (EXR)* and *Reapplication*. To be eligible for *EXR*, you would have to be unable to work at a substantial level due to the original disability determination. You also have to stop working within 5 years of having been determined to be working at a substantial level. Social Security will determine if you are eligible again within 6 months and during this time you would receive your cash benefit. *Reapplication* is when you reapply for benefits and if you reapply within 5 years of being terminated from benefits, you will not have to serve the 5 month waiting period before you receive your benefits again.

If you receive SSI, your benefit will restart as long as you still meet eligibility criteria if your benefit has been reduced to \$0 due to earnings. It's important to know that you still need to meet the financial and diagnosis criteria. For more information: <http://www.socialsecurity.gov/disabilityresearch/wi/1612b.htm>

MYTH NUMBER 6: People who work are not eligible for SSI

MYTH! People can work and receive SSI. Cash benefits might be reduced due to earnings but the probability of the overall financial outcome being better than receiving benefits alone is VERY HIGH. There are very few situations where the financial outcome would be better than working and receiving SSI.

MYTH NUMBER 7: SSI benefits will stop if a person goes into a training program, such as a vocational or university program

MYTH! SSI benefits will continue as long as you continue to remain financially eligible and meet the disability criteria. If a student is under the age of 22, then there are even more options to earn more money and go to school/training program!

MYTH NUMBER 8: I will lose my health care coverage: If I try to go to work, I will automatically lose my Medicare or Medicaid.

MYTH! Medicaid and Medicare have incentives as well!! Just because your cash benefit might be reduced or \$0 there are still ways to remain eligible for health insurance!

- Medicare can continue for up to 7 years and even longer after you complete the Trial Work Period! For more information: <http://www.socialsecurity.gov/disabilityresearch/wi/extendedhtm>
- Medicaid can continue **if** your cash benefit is reduced or even reduced to \$0 as long as:
  - o your earnings remain below the threshold (amount changes every year)
  - o you still need your Medicaid in order to work; and
  - o you continue to have assets/resources under \$2,000 per month.

For more information visit: <http://www.socialsecurity.gov/disabilityresearch/wi/1612b.htm>

- There are also many state-specific plans you could take advantage of if your cash benefit is reduced to \$0!

For more information about keeping your medical benefits after cash benefits stop, please visit [www.ssa.gov/redbook](http://www.ssa.gov/redbook) and [www.socialsecurity.gov/disabilityresearch/wi/1612b.htm](http://www.socialsecurity.gov/disabilityresearch/wi/1612b.htm).

**MYTH NUMBER 9:** If I use my Ticket to go to work, Social Security will perform a medical review on me and I will lose my benefits.

**MYTH!** If you use your Ticket to help you go to work, Social Security CANNOT perform what is known as a Continuing Disability Review to see whether *you* still have a disability. Social Security will postpone doing a medical review on you when your Ticket is in use and you are making progress toward your work goals, even if you would otherwise be scheduled to have one.

**MYTH NUMBER 10:** My friend of a friend said that they heard that they lost everything when they worked and/or entered school, etc. and since I also receive benefits this is what will happen to me!

**MYTH!** Each beneficiary's benefit situation is unique! Even if you took the same job as your friend, it might not affect your benefit in the same way. Keep in mind that there are many factors that affect your benefits including:

- Your living arrangement
- Your employment situations
- Whose record you are receiving your benefit off of
- If someone is receiving a benefit off of your record

**PLEASE KNOW:**

Your benefits are important and it is important to know as much as you can about your specific situation. The best way to learn is to receive individualized benefits counseling.

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Creative Employment Opportunities, Inc. /June 2013